

GOOD NEIGHBORLY NEWS

ISSUE 1

NEIGHBORHOOD WATCH PUBLICATION

SPRING - 2009

Neighborhood Watch Block Captains:

Please distribute this newsletter to your block participants.

Don't forget to sign up for **e-mailed crime alerts**. To register, e-mail me at jsasw@ci.carlsbad.ca.us and get details.

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Police Contacts:

Website
www.carlsbadca.gov

Emergency
9 1 1

Non-emergency
760-931-2197

Crime Statistic Hotline
760-931-2201

Other Crime Statistics
760-931-2279

Police Watch Commander
760-931-2115

Traffic Unit
760-931-2106

Narcotics Unit
760-931-2195

Records Division
769-931-2119

Detective Division
760-931-2145

Community Services
760-931-2177

The Crime Prevention

Unit's Mission is the anticipation, recognition and appraisal of crime risk and the initiation of some action to remove or reduce it.

Let's do it together!

Foreclosure Rescue Scams

If someone who is not your mortgage lender promises to save your home and asks for you to pay money up front, **WATCH OUT**. Fraudulent foreclosure consultants target homeowners who are behind on their mortgage payments. Here's what you can do to avoid becoming a victim:



DON'T transfer title or sell your house to the foreclosure rescuer. Fraudulent foreclosure consultants often promise that if the homeowners transfer title, they may stay in the home as renters and buy it back later. The foreclosure consultants claim that transfer is necessary so that someone with a better credit rating can obtain a new loan to prevent foreclosure. **BEWARE!** This is a common scheme "rescuers" use to evict homeowners and steal all or most of their home's equity.

DON'T pay money to people who promise to work with your lender to modify your loan. It is unlawful for foreclosure consultants to collect money before (1) they give you a written contract describing the services they promise to provide, and (2) they actually perform all the services described in the contract, such as negotiating new monthly payments or a new mortgage loan. However, an advance fee may be charged by an attorney, or by a real estate broker who has submitted the advance fee agreement to the Department of Real Estate for review.

DON'T pay your mortgage payments to someone other than your lender, even if he/she promises to pass the payment on to the lender. Fraudulent foreclosure consultants often keep the money for themselves.

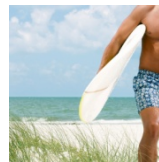
DON'T sign any documents without reading them first. Many homeowners think that they are signing documents for a new loan to pay off the mortgage they are behind on. Later, they discover that they actually transferred ownership to the "rescuer."

DON'T ignore letters from your lender. Consider contacting your lender yourself, as many lenders are willing to work with homeowners who are behind on their payments.

DO contact a housing counselor approved by the U.S. Department of Housing and Urban Development (HUD), who may be able to help you for free. For a referral to a housing counselor near you, contact HUD (www.HUD.gov) at (800) 569-4287.

If you transferred your property or paid someone to rescue you from foreclosure, you may be a victim of a crime. Please register a complaint with the California Attorney General's Public Inquiry Unit (<http://caag.state.ca.us/>) at (800)952-5225.

Going to the Beach this Summer?



When parking your vehicle at the beach or anywhere for that matter, think about what opportunity for crime you are leaving behind when you walk away.

Leave no personal property behind in your vehicle. Especially things like purses, wallets, cell phones, GPS's, laptops, iPods and Blackberries. If you intend to leave it in your car, then leave it at home instead.

It only takes a moment to break the window and steal all your property.



Property Tax Reduction Scam

Companies using official-sounding names like "Tax Review," "Tax Adjusters" and "Tax Reassessment" seek to scam homeowners by sending misleading mailers that look like official government agency documents. They want to trick you into sending them money to try to lower your property taxes. They also use addresses like "Regional Processing Center" to make you think the mail is coming from a government agency. Sometimes, they threaten to impose a late fee if you don't send them money by a certain date.

Don't be fooled. Government agencies do not charge for tax reassessment; it's free. If your property tax is incorrect, you can request a review of your property from your local tax assessor.

To avoid becoming a victim, don't pay money for something you did not request. Contact the San Diego County assessor's office directly at www.sdtreastax.com or at 877.829.4732 don't pay for a middleman.

If you are the victim of a scam, file a complaint with the California Attorney General's Public Inquiry Unit at <http://caag.state.ca.us/> or (800)952-5225.

Effective Law Enforcement is a Partnership

Generally people want to see more police presence but what really makes the difference is the partnership the police department maintains with the community it protects. Granted, the police department cannot be everywhere but we can certainly make every effort to be where we are needed and that takes your help.

The community is the eyes and ears of the police department. Usually when the police department makes an arrest of someone behaving criminally, it is because an aware community member took the time to make a phone call about suspicious activity. Because you spend a great deal of time in your neighborhood you should know what is normal. You should know who lives where and what cars, people, services, etc. belong. With a clear understanding of what is normal, you can easily identify what is suspicious.

Next – take action!

Taking action when something is suspicious is the most important step. The quicker you call the police and get us involved, the greater chance the police department has of catching someone up to criminal behavior.

So call the police department at 931-2197, 24 hours a day, when suspicious activity is taking place and give the police department the opportunity to protect and serve. Don't forget that Neighborhood Watch is a community "action" program.

Don't forget the Strike Plate

The strike plate is the little metal plate that is located on your door frame where the throw of your deadbolt lock intersects the frame. It is usually installed with two (2) small screws that anchor the strike plate to the soft wood frame of the door.

If someone were to kick your door or insert a tool between the door and the frame at that intersecting point. The soft wood

frame of the door would crack and the door would open with the deadbolt fully extended.

Along with a door of solid construction, every entrance into your home should have a deadbolt lock and a re-enforced strike plate.

A re-enforced strike plate is installed with screws that are two 2.5 inches in length. They anchor the strike plate to the frame of the building and not just the soft frame of the door. Further, a metal plate can also be put on the door itself protecting the door from a prying tool.



The Layers of Laptop Security

Every day laptop computers go missing from home, vehicles and offices. They cost thousands of dollars and contain personal information.

Take the time to think about laptop security before you have to contact all your clients and tell them their personal information was compromised or before you lose all your personal information yourself.

Watch it – Don't leave your laptop unattended anywhere! It is too easy to just walk off with it. Even at your desk at work.

Lock it – Cables, lock kits, brackets, security plates, lockers and carts all help to "lock-up" your laptop. Lock it up and it cannot walk away.

Label it – Labels help to prevent the sale of a stolen computer. Thieves don't want to steal what they cannot sell.

Track it – Use laptop tracking and recovery software. Geo locate a laptop and remotely delete files. Even lock-down a stolen laptop.

Encrypt it – This is essential for anyone carrying around someone's personal information in their laptop. Turn off your laptop and someone cannot use it unless they have the correct pass code.

